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of life referred to intimations of latent diseases are of more general occurrence than at any earlier one, and that in later life their development makes them apparent; but these considerations scarcely seem to suffice for explanation of the anomaly.

"We have not space to follow Mr. Farren through many other ingenious deductions, but we must not pass by without comment the learning and ability displayed by him in the adoption of methods for the construction of his tables. After exhibiting various modifications of the function a^r , first applied by Mr. Gompertz to these investigations, Mr. Farren makes use of the calculus of finite differences for the purposes of interpolation till the age of 71. After that age, because 'the admissions are too few to admit of the supposition that the same mixed generic law will continue to prevail,' he has recourse to the formula $\lambda^r = \lambda^r \frac{r^r - 1}{r - 1}$, by means of which, and the theory

of equations of n dimensions, the remainder of the table is interpolated.

"Lastly, the means are afforded of tracing, from the original data, the several values made use of; so that the whole series of operations may be followed, and the connection between the first and last values easily confirmed. As Mr. Farren wisely observes, 'all modern publications on these subjects must principally depend, for even ordinary acceptance, upon the attention paid to such details'; nothing, he may be assured, was better calculated to secure for his labours the confidence they so evidently deserve. He is quite right, we think, when he says that tables of mortality solely depending for their adoption on the authority of the authors framing them, will eventually be discarded."

The Prudent Man's Almanack, for 1852; with Essays and Illustrations of every branch of Assurance—Life, Fire, Marine, Freehold, Accident, Guarantee. With Practical Suggestions for the Extension of the Principle of Average to sundry National and Social Purposes. By WILLIAM BRIDGES, Actuary and Secretary to the Mitre General Life Assurance Association; Author of 'Freehold Assurance.' London: D. M. Aird.

THIS little work, written in a simple and fluent style, contains in a short compass many practical remarks on the nature and benefits of assurance, and useful suggestions for its extension. One of the most novel of these is, "that as an alternative of emigration, and other social movements to obviate the compulsory celibacy of an immense proportion of the female population, an association might be established to promote what might be called Marriage Insurance. The object and *modus operandi* would be in consideration of a small yearly premium to guarantee a sum of money to any female remaining unmarried at a given age. It might be expedient, however, to include in the calculation the guarantee of a smaller sum as a dowry in the event of marriage before the age agreed on." How accurate premiums are to be calculated for an event which depends so much on the boon offered remains to be proved; but the application of assurance to many new subjects of social and commercial relations, some of which are recorded in this little work, is becoming every day so much extended that there is no reason to suppose even such a question may not be brought within safe calculation. Cattle insurance, accidental insurance for providing

compensation for loss of life or limb by railway or other accidents, assurance of defective and unmarketable titles of property, of fidelity, against commercial failures, against damage to goods by railway, river, or other modes of conveyance, and, in fact, the equalization of losses in all kinds of property where the averages can be ascertained, are surely worthy of every encouragement in a commercial country like this, and a great benefit in addition to life, fire, and marine assurance, which up to a recent period were all we could boast of. This little book contains many valuable suggestions, and furnishes more matter for reflection on all these subjects than from its simple and unpretending character the reader would expect.

Report on the Mortality of Cholera in England in 1848-49.

THIS very remarkable work is the result of the labours of Mr. Farr, to whom the preparation of the report was confided by the Registrar-General. The Registrar-General was requested, in 1850, by the General Board of Health, to make out a "return of all cases of cholera that occurred in England and Wales, distinguishing sex and age." After well considering the subject, he thought it desirable, not only for the use of the General Board of Health, but for circulation throughout the country, that a complete history of the late epidemic should be drawn up from the facts recorded in the register-books of deaths, distinguishing not only sex and age, but also the profession, the date of death, the place of death, and the duration of illness of all persons who died of cholera or diarrhoea in the years 1848 and 1849; giving not only the bare facts, but exhibiting in tables the various combinations of age, profession, locality, &c. We need hardly say that such a task, entrusted to the well-known abilities and earnestness of purpose of Mr. Farr, has resulted in the most complete report that could be compiled on the subject. It is far too important to be hastily dismissed, and we reserve the further consideration of it to a future Number.

Works recently published :—

Life Assurance: its Schemes, its Difficulties, and its Abuses. London: Pateman, 1852.

Letter to the Right Hon. J. W. Henley, M.P., President of the Board of Trade, regarding Life Assurance Institutions, &c. By Robert Christie, Esq. Edinburgh: Thomas Constable & Co. London: Hamilton, Adams, & Co.

On the present Position of the Life Assurance Interests of Great Britain: A Letter to the Right Hon. J. W. Henley, M.P., President of the Board of Trade. By William Thomas Thomson, F.R.S.E., &c. &c. Wm. Blackwood & Sons, Edinburgh and London.

De l'Organisation des Sociétés de Prévoyance, et des bases scientifiques sur lesquelles elles doivent être établies. Par M. G. Hubbard. 8vo. Paris: Guillaumin, 1852.

Our Navigation and Mercantile Marine Laws, considered with a view to their general Revision and Consolidation; also an Inquiry into the principal Maritime Institutions. By W. S. Lindsay. London: Longman, Brown, Green, & Longmans, 1852.
